

## **WHAT IS CLAIMED IS:**

1. A financial simulation computer program product for creating a project preparation, negotiating, and testing environment using standard project finance tools, comprising:

a computer usable medium having computer-readable program code embodied in a medium for generating financial statements, financial data, charts, graphs and reports using the standard project finance tools, the product having

means for providing limited recourse including debt service reserve accounts, stand-by loans and risk-sharing with suppliers and off-takers,

means for allowing automatically generated or manual entry of and editing of capital expenditure time series for multiple contracts in multiple capital expenditure categories;

means for selecting a desired financing time horizon for each loan;

means for setting for each loan a percentage of capital expenditure time series to be financed,

means for automatically generating a loan disbursement time series, and

means for generating a loan disbursement time series independent of changes in capital expenditure and exchange rates based upon earlier automatically generated loan disbursement time series, and

means for automatically generating a loan disbursement time series to close a financing gap and limiting the total loan amount drawn down from a loan during the disbursement period by a total loan amount for that loan equal to a maximum amount disbursed for principal plus a maximum interest amount to be capitalized both as entered by the user, assigning a rank to a loan and ensuring that loans are drawn down according to their rank with the loan with rank one being drawn down first.

2. A financial simulation computer program product for creating a project preparation, negotiating, and testing environment using standard project finance tools, comprising:

a computer usable medium having computer-readable program code embodied in a medium for generating financial statements, financial data, charts, graphs and reports using the standard

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project finance tools, the product having

means for providing limited recourse including debt service reserve accounts, stand-by loans and risk-sharing with suppliers and off-takers,

means for allowing automatically generated or manual entry of and editing of capital expenditure time series for multiple contracts in multiple capital expenditure categories;

means for selecting a desired financing time horizon for each loan;

means for setting for each loan a percentage of capital expenditure time series to be financed,

means for automatically generating a loan disbursement time series, and

means for generating a loan disbursement time series independent of changes in capital expenditure and exchange rates based upon earlier automatically generated loan disbursement time series, and

means for automatically generating a loan disbursement time series to close part or all of a financing gap with a loan and the total loan amount drawn down from such a loan during the disbursement period limited by a total loan amount for that loan equal to the total maximum amount for principal plus the maximum amount for interest to be capitalized both as entered by the user, assigning a percentage of the financing gap to be closed by that loan and ensuring that the loans assigned to close a percentage of the financing gap do not finance more than one hundred percent of such a financing gap.

3. A financial simulation computer program product for creating a project preparation, negotiating, and testing environment using standard project finance tools, comprising:

a computer usable medium having computer-readable program code embodied in a medium for generating financial statements, financial data, charts, graphs and reports using the standard project finance tools, the product having

means for providing limited recourse including debt service reserve accounts, stand-by loans and risk-sharing with suppliers and off-takers,

means for allowing automatically generated or manual entry of and editing of capital expenditure time series for multiple contracts in multiple capital expenditure categories;

means for selecting a desired financing time horizon for each loan;

means for setting for each loan a percentage of capital expenditure time series to be financed,  
means for automatically generating a loan disbursement time series, and

means for generating a loan disbursement time series independent of changes in capital expenditure and exchange rates based upon earlier automatically generated loan disbursement time series, and

means for selecting one of a coupon bond, zero coupon bond, revenue bond and specially customized bond to inject funds in a freely selectable project currency into the project company, allowing the user to inject such funds at face value, at a discount or at a premium and automatically calculating the carrying value of the bond and the net interest expense for each period over the lifetime of the bond.

4. A financial simulation computer program product for creating a project preparation, negotiating, and testing environment using standard project finance tools, comprising:

a computer usable medium having computer-readable program code embodied in a medium for generating financial statements, financial data, charts, graphs and reports using the standard project finance tools, the product having

means for providing limited recourse including debt service reserve accounts, stand-by loans and risk-sharing with suppliers and off-takers,

means for allowing automatically generated or manual entry of and editing of capital expenditure time series for multiple contracts in multiple capital expenditure categories;

means for selecting a desired financing time horizon for each loan;

means for setting for each loan a percentage of capital expenditure time series to be financed,

means for automatically generating a loan disbursement time series, and

means for generating a loan disbursement time series independent of changes in capital expenditure and exchange rates based upon earlier automatically generated loan disbursement time series, and

means for using cash from the cash account to close a financing gap, allowing the user to enter the percentage of the surplus cash to be used and select the first and last month of the financing period and automatically generating a percentage time series and giving the user access to that time

series for manual editing.

5. A financial simulation computer program product for creating a project preparation, negotiating, and testing environment using standard project finance tools, comprising:

a computer usable medium having computer-readable program code embodied in a medium for generating financial statements, financial data, charts, graphs and reports using the standard project finance tools, the product having

means for providing limited recourse including debt service reserve accounts, stand-by loans and risk-sharing with suppliers and off-takers,

means for allowing automatically generated or manual entry of and editing of capital expenditure time series for multiple contracts in multiple capital expenditure categories;

means for selecting a desired financing time horizon for each loan;

means for setting for each loan a percentage of capital expenditure time series to be financed,

means for automatically generating a loan disbursement time series, and

means for generating a loan disbursement time series independent of changes in capital expenditure and exchange rates based upon earlier automatically generated loan disbursement time series, and

means for depositing cash from the cash account into interest earning accounts for a freely selectable depositing period allowing the user to select the account currency and selecting one of withdrawal methods equal installments or annuity and capitalizing interest paid on the account.

6. The computer program product as claimed in Claim 1, wherein means is provided to change the rank position of a loan and to update all rank positions of other loans with a rank position assigned upon the deletion of a loan with a rank or the selection of a non-rank financing method for such a loan.

7. The computer program product as claimed in Claim 2, wherein means is provided to allow the user to ensure that sufficient loan funds are disbursed to ensure that one of a

Cash flow after Debt Service

Cash flow after DSRA + fill DSRA (debt service reserve account filled to required level)

Cash flow after Interest on DSRA

Cash flow after Draw-down of Standby Construction

Cash flow after Draw down of Standby Repayment

Cash flow after Interest on Standby Construction

Cash flow after Interest on Standby Repayment

Cash flow after deferred Variable Costs

Cash flow after Interest deferred Variable Costs

Cash flow after deferred Fees (Off-taker)

Cash flow for the Month (after Interest deferred Off-taker)

is a least zero through a time slice inputted by user and in case of a Cash flow after DSRA + fill DSRA ensuring that the debt service reserve accounts are filled to their required levels.

8. The computer program product as claimed in Claim 3, wherein means is provided to allow the user to enter in case of a coupon bond a fixed interest rate, in case of a revenue or customized bond to select one of a fixed interest rate, a freely selectable variable interest rate or a manual interest rate, while in case of a variable interest rate creating a link between a bond and variable interest rate and ensuring change of bond interest rate at appropriate rollover date with basis points added or subtracted as user inputs, and, in case of manual interest rate selection, giving access to entry fields to set manually interest rate at appropriate rollover dates not allowing changes between such dates ensuring that in case of a revenue bond interest is paid only if the project company makes a profit and not paid interest is paid at a later interest payment date once profitability is restored.

9. The computer program product as claimed in Claim 3, wherein means is provided to allow the user to select the number of months interest is paid in arrears.

10. The computer program product as claimed in Claim 3, wherein means is provided to allow the user to automatically generate a retirement plan with the retirement frequency selectable

as one of monthly, quarterly, half-yearly or yearly ensuring that the debt is retired at face value.

11. The computer program product as claimed in Claim 10, wherein means is provided for manual editing of a retirement plan, allowing the user to set for each month during a retirement period the percentage of the total face value amount of debt issued to be retired during that month and the percentage of the face value paid for a unit of face value retired permitting the user to simulate capital gains or losses resulting from debt retirement.

12. The computer program product as claimed in Claim 3, wherein means is provided for automatically creating a reserve for bond debt retirement allowing the user to select one of fixed interest rate, variable interest rate or manual interest rate for interest paid on reserve.

13. The computer program product as claimed in Claim 5, wherein means is provided for user selecting one of deposit of surplus cash up to a freely selectable maximum amount or deposit of percentage of surplus cash with the program ensuring that not more than one hundred percent of the surplus cash being deposited.

14. Method for implementing a machine-readable financial simulation computer program, comprising:

installing the program which is contained as computer readable code on a computer usable medium in a computer permitting entry of data representative of multiple contracts and multiple expenditure categories;

selecting a desired loan financing time horizon;

setting a percentage of a capital expenditure time series to be financed; and

generating a loan disbursement time series and disbursement schedule independent of changes in capital expenditures and in exchange rates; and

method for automatically generating a loan disbursement time series to close part of or all of a financing gap and limiting the total loan amount drawn down from a loan during the disbursement period by a total loan amount for that loan equal to a maximum amount disbursed for

principal plus a maximum interest amount to be capitalized both as entered by the user, assigning a rank to a loan and ensuring that loans are drawn down according to their rank with the loan with rank one being drawn down first.

15. Method for implementing a machine-readable financial simulation computer program, comprising:

installing the program which is contained as computer readable code on a computer usable medium in a computer permitting entry of data representative of multiple contracts and multiple expenditure categories;

selecting a desired loan financing time horizon;

setting a percentage of a capital expenditure time series to be financed; and

generating a loan disbursement time series and disbursement schedule independent of changes in capital expenditures and in exchange rates; and

method for automatically generating a loan disbursement time series to close a financing gap with one or more loans and the total loan amount drawn down for a loan during the disbursement period limited by a total loan amount for that loan equal to the total maximum amount for principal plus the maximum amount for interest to be capitalized both as entered by the user, assigning a percentage of the financing gap to be closed by that loan and ensuring that the loans assigned to close a percentage of the financing gap do not finance more than one hundred percent of such a financing gap.

16. Method for implementing a machine-readable financial simulation computer program, comprising:

installing the program which is contained as computer readable code on a computer usable medium in a computer permitting entry of data representative of multiple contracts and multiple expenditure categories;

selecting a desired loan financing time horizon;

setting a percentage of a capital expenditure time series to be financed; and

generating a loan disbursement time series and disbursement schedule independent of

changes in capital expenditures and in exchange rates; and

method for selecting one of a coupon bond, zero coupon bond, revenue bond and specially customized bond to inject funds in a freely selectable project currency into the project company, allowing the user to inject such funds at face value, at a discount or at a premium and automatically calculating the carrying value of the bond and the net interest expense for each period over the lifetime of the bond.

17. Method for implementing a machine-readable financial simulation computer program, comprising:

installing the program which is contained as computer readable code on a computer usable medium in a computer permitting entry of data representative of multiple contracts and multiple expenditure categories;

selecting a desired loan financing time horizon;

setting a percentage of a capital expenditure time series to be financed; and

generating a loan disbursement time series and disbursement schedule independent of changes in capital expenditures and in exchange rates; and

method for using cash from the cash account to close a financing gap, allowing the user to enter the percentage of the surplus cash to be used and select the first and last month of the financing period and automatically generating a percentage time series and giving the user access to that time series for manual editing.

18. Method for implementing a machine-readable financial simulation computer program, comprising:

installing the program which is contained as computer readable code on a computer usable medium in a computer permitting entry of data representative of multiple contracts and multiple expenditure categories;

selecting a desired loan financing time horizon;

setting a percentage of a capital expenditure time series to be financed; and

generating a loan disbursement time series and disbursement schedule independent of



changes in capital expenditures and in exchange rates; and

method for depositing cash from the cash account into interest earning accounts for a freely selectable depositing period allowing the user to select the account currency and selecting one of withdrawal methods equal installments or annuity and capitalizing interest paid on the account.

19. The method as claimed in Claim 14, further comprising changing the rank position of a loan and updating all rank positions of other loans with a rank position assigned upon the deletion of a loan with a rank or the selection of a non-rank financing method for such a loan.

20. The method as claimed in Claim 15, further comprising ensuring that sufficient loan funds are disbursed to ensure that one of a

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Cash flow after DSRA + fill DSRA

Cash flow after Interest on DSRA

Cash flow after Draw-down of Standby Construction

Cash flow after Draw down of Standby Repayment

Cash flow after Interest on Standby Construction

Cash flow after Interest on Standby Repayment

Cash flow after deferred Variable Costs

Cash flow after Interest deferred Variable Costs

Cash flow after deferred Fees (Off-taker)

Cash flow for the Month (after Interest deferred Off-taker)

is a least zero through a time slice inputted by user and in case of a Cash flow after DSRA + fill DSRA ensuring that the debt service reserve accounts are filled to their required levels.

21. The method as claimed in Claim 16, further comprising allowing the user to enter in case of a coupon bond a fixed interest rate, in case of a revenue or customized bond to select one of a fixed interest rate, a freely selectable variable interest rate or a manual interest rate, while in case

of a variable interest rate creating a link between a bond and variable interest rate and ensuring change of bond interest rate at appropriate rollover date with basis points added or subtracted as user inputs, and, in case of manual interest rate selection, giving access to entry fields to set manually interest rate at appropriate rollover dates not allowing changes between such dates ensuring that in case of a revenue bond interest is paid only if the project company makes a profit and not paid interest is paid at a later interest payment date once profitability is restored.

22. The method as claimed in Claim 16, further comprising free selection of the number of months interest is paid in arrears.

23. The method as claimed in Claim 16, further comprising automatically generating a retirement plan for debt with selection of a retirement frequency as one of monthly, quarterly, half-yearly or yearly ensuring that the debt is retired at face value.

24. The method as claimed in Claim 16, further comprising manual editing of the retirement plan, allowing manual setting each month during a retirement period the percentage of the total face value of debt amount issued to be retired during that month and the percentage of the face value paid for a unit of face value retired permitting simulation of capital gains or losses resulting from debt retirement.

25. The method as claimed in Claim 16, further comprising automatically creating a reserve for bond debt retirement allowing the user selection one of fixed interest rate, variable interest rate or manual interest rate for interest paid on reserve.

26. The method as claimed in Claim 18, further comprising selection one of deposit of surplus cash up to a freely selectable maximum amount or deposit of percentage of surplus cash with the program ensuring that not more than one hundred percent of the surplus cash being deposited.